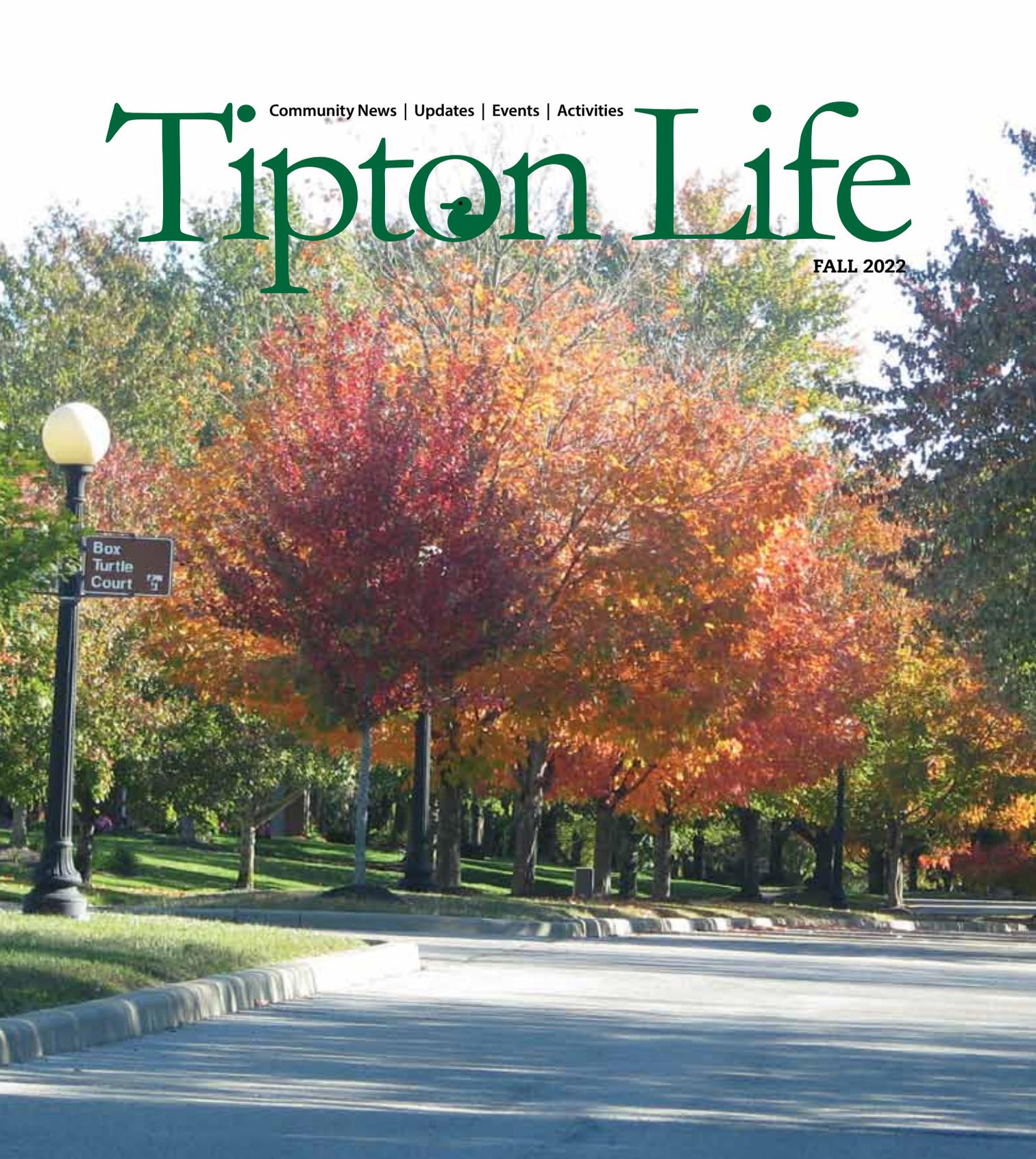


Community News | Updates | Events | Activities

# Tipton Life

FALL 2022



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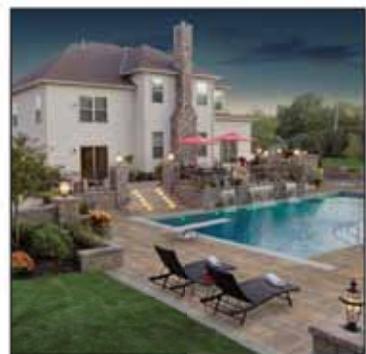
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# Tipton Life.

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# Tipton Life

Fall 2022

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Tipton Life is a joint venture  
of Tipton Lakes Community Association  
and AIM Media Indiana

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## DISTRIBUTION

Tipton Life is direct mailed to all Tipton Lakes households.  
Please send any inquiries or address changes to the address  
above or Kelly.Hurd@tiptonlakes.com.

Overruns are available at TLCA office  
while supplies last.

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## 2022 BOARD OF DIRECTORS MEETING DATES

All meetings are held at 4 p.m. at the  
association office.

Monday, Sept. 26, 2022

Monday, Nov. 28, 2022

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VICE PRESIDENT

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### Julie Furber

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# A Note from Staci

Welcome to our Fall issue of Tipton Life™. We have no idea how it turned into September already, the days insist on shortening, the leaves are turning color and the children are back in school. However, there continues to be an abundance of Members utilizing our pedestrian paths, swimming, boating and enjoying the last few days of warm weather. It's both refreshing and rewarding to see the activity continue.

Be sure and take a look at the article on page 36. We are excited to share some construction activity in a couple of our clusters. Davis Homes is building on the remaining lots in Spring Hill and Beacon Builders will be beginning construction soon in Horizon West. In Oak Ridge there are few lots available in Phase II and Phase III has just opened up and is ready for construction.

Oak Ridge was started in 2016 by Cornerstone Land Development LLC. There are currently two main streets that are not connected known as Oak Ridge Lane and Oak Ridge Trail. The lots are completed on Oak Ridge Lane but there are few lots still available on Oak Ridge Trail. Phase III on Oak Ridge Court is open and available to buyers. These homes will be smaller in size and have common exterior mowing. Check out our members from Oak Ridge on page 30 to see why Oak Ridge and Tipton Lakes are special to them.

Tipton Life™ is the official magazine of Tipton Lakes Community Association (TLCA). All information included in each and every edition is generated in partnership between Aim Media Indiana and TLCA. You can count on up-to-date, factual and informative news here. In addition, we hope Tipton Life™ will help our members get to know our community and neighbors. Whether you are new to the community or have lived here for many years, our magazine is designed with you in mind.

You can help us make Tipton Life™ more meaningful by making content suggestions and participating in our news gathering. If you have information you would like to share or have content suggestions, please contact the Association Office at 812-342-8522 or by email at [Kelly.Hurd@tiptonlakes.com](mailto:Kelly.Hurd@tiptonlakes.com).

— Tipton Lakes Community Association Board and Staff

## MISSION STATEMENT

**The mission of the association is to promote an attractive environment where people will want to reside. This will be accomplished through community involvement in landscaping and lake maintenance, architectural review, rules enforcement, effective communication and community interaction. Through this effort the association supports each resident's desire to protect their property value.**

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# Welcome

# W

**Welcome new members!** On behalf of the board of directors and the association staff, we would like to welcome you to Tipton Lakes. We hope you are enjoying your new home and your new community.

By this time, you should have received your “Green Book,” the complete set of governing documents of Tipton Lakes Community Association. These documents explain your membership and the other aspects of your Community Association. All members, including renters, must abide by the provisions of these documents. In addition, you should have received a welcome bag with additional information and goodies.

Take time to stop by the association office, located at the marina, to meet the staff. We want to get to know you and your family. To help the staff, please be sure to send us your membership agreement and your survey. This information is essential and enables the association to keep records of our membership.

Once again, welcome to Tipton Lakes. The board and staff are here to help make life at Tipton Lakes more enjoyable. If you have any suggestions, comments or questions, feel free to contact us at the association office, 812-342-8522 or at [Kelly.Hurd@tiptonlakes.com](mailto:Kelly.Hurd@tiptonlakes.com). Please do get involved in your association.

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# GETTING TO KNOW OUR “GREEN BOOK”

Copies of our Covenants have been neatly housed inside a green, three-ring binder that has, over the years, been commonly referred to as our “Green Book.” Although a bit overwhelming at first glance, the binder is organized to assist members in finding important information about living in Tipton Lakes and being a member of our association.

Sections include:

**Articles of Incorporation** – Dating to 1981, declares the association as a legal, incorporated entity.

**Bylaws** – Framework for how the association functions.

**Declaration** – Defines property subject to the Declaration, the general organization, purpose and membership of the association, defines common areas and responsibility for maintenance, addresses assessment rates, use of property, maintenance of the lakes, dams and canals, first mortgagee’s rights, developer’s reservations, easements and general provisions for all areas in Tipton Lakes.

**Supplementary Declaration** – Further defines specific responsibilities of each cluster.

**Rules and Regulations** – Is a working document adopted by the Board of Directors, to give direction for use of lakes, property and common areas, annual assessment collection, design review procedures and applications, and rules enforcement procedures.

**Membership Agreement** – Which is signed by each new member.

**Budgets** – Copies of the General Budget and applicable cluster budget are helpful tools in answering questions about assessments.

**Financial Statements** – Although condensed versions are distributed each year in preparation for our Annual Meeting in the spring, complete copies are available in the association office.

**Design and Maintenance Guidelines** – Are used by the Design Review Modifications Committee each time an application is received for review. If you are considering an exterior change to your home, you will find these guidelines essential.

# MARINA OPEN WEEKENDS UNTIL OCTOBER 2ND

Take advantage of the last few days of the marina season and enjoy a boat ride in one of our rental boats. Beginning Sept. 6, the marina remains open for boat rentals between 10 a.m. and 4 p.m. with an advance reservation, Monday-Thursday and 10 a.m. to 7 p.m. Friday-Sunday.

If you are planning to rent a boat, we recommend that you contact the marina in advance at 812-342-6423 to reserve your boat. This will ensure that we have adequate staff to accommodate your rental request.



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# NEIGHBORLY REMINDERS

**EXTERIOR CHANGES:** If you are planning any changes to the exterior of your home or lot, a Design Review Application must be submitted. Completed applications, including all required information, should be submitted to the association office by the first day of the month to be guaranteed that they will be reviewed at that month's meeting. The Design Review Committee meets during the second week of every month. All new construction design review applications and all modification applications that require a building permit and that change the exterior footprint and/or elevation of the home will incur a \$250 application fee. This fee is due when the application is submitted.

**PET OWNERS:** Please properly dispose of all pet waste. Ideally, this means picking up all waste and disposing of it in waste containers. As you walk along the pedestrian paths, you will find Doggie Waste Stations. When putting pet waste into plastic baggies, it is essential that the baggies are not disposed of in the street/storm drains. Improperly disposed



of pet waste bags end up in our lakes. Cooperation is greatly appreciated.

**LEAF REMOVAL:** It won't be long before the leaves will be falling and clean up begins. Please do not rake or blow leaves into the lakes. The City of Columbus provides leaf removal. Members are asked to rake leaves to their curb (not in the street as it clogs street drains). Leaves will be picked up by the city on a routine basis.



**ORNAMENTAL GRASS REMOVAL:** Many enjoy the beauty of ornamental grasses throughout our community. However, grasses left unattended or not sheltered from wind during the winter months, can become unsightly. Therefore, the association requests that if you have ornamental grasses in your yard that will be susceptible to wind damage and/or are not sheltered by your home, please cut these down in the fall. This will save yourself the hassle of chasing down the stray plumes that may scatter throughout your yard and your neighbor's yard during the winter months.

**SIDEWALKS:** Sidewalk maintenance is the responsibility of the owner. This time of year it is particularly helpful to keep your sidewalk clean and tidy by picking up sticks and debris and edging the grass from the sidewalk edge. If your sidewalk is in disrepair, please have it repaired. The city does offer a shared cost sidewalk and curb program. The application can be found at [columbus.in.gov/engineering/sidewalks/shared-cost-sidewalk-and-curb-scsc-program/](http://columbus.in.gov/engineering/sidewalks/shared-cost-sidewalk-and-curb-scsc-program/). It's the little things that add curb appeal to homes and keep our walkers safe.

**TREES NEAR PEDESTRIAN PATHS:** If you are a homeowner who has trees along the pedestrian paths, please take a look at them to see if they need to be trimmed. This can be a real hazard to bike riders and walkers. Please help by trimming your trees to eliminate this hazard. For clarification, the association maintains the property between the pedestrian path and the road, and the homeowner maintains the area up to the pedestrian path, including mowing and tree maintenance.

A promotional graphic for 'the commons' featuring a wedding cake and a lantern. The top left corner has the 'the commons' logo, which consists of three vertical bars in red, blue, and green, followed by the text 'the commons'. To the right of the logo, the phrase 'Celebrate with us!' is written in a large, elegant, black cursive font. Below this text is a photograph of a three-tiered white wedding cake with intricate lace-like decorations and white snowflake accents. The cake sits on a white circular base surrounded by greenery and a small wooden lantern with a lit candle. The background is a blurred indoor setting. On the right side of the image, there is a vertical watermark that reads '@CallibanPhotography'. At the bottom of the graphic, the address '300 Washington Street, Columbus, IN 47201 | (812) 376-2681 | thecommonsolumbus.com' is displayed in a clean, sans-serif font. In the bottom left corner of the graphic, there is a small vertical number 'IN-3-597704'.



## IMPORTANT NEWS

### » Mailbox Flyers

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**Source: <https://faq.usps.com/s/article/Restrictions-for-attaching-flyers-posters-etc-to-a-mailbox>**

If a flyer is placed on a Tipton Lakes mailbox and the mailbox is damaged when it is removed, the person or company that hung the notice will be charged for painting the mailbox.



### » Nextdoor Mailing

If you receive a Nextdoor mailing in your mail, this is not related to Tipton Lakes Community Association. This mailing was not sent by Tipton Lakes Community Association. This online network is a private company that is a neighborhood social network.

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# Halloween Safety Tips

Parents of trick-or-treating kids can get so caught up in the fun themselves that they might forget some simple safety ideas that could keep everyone out of trouble. Having a fun and safe Halloween will make it all worth while!

## WALK SAFELY

1. Cross the street at corners, using traffic signals and crosswalks.
2. Look left, right and left again when crossing and keep looking as you cross.
3. Put electronic devices down, keep heads up and walk, don't run, across the street.
4. Teach children to make eye contact with drivers before crossing in front of them.
5. Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings.
6. Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.



## TRICK OR TREAT WITH AN ADULT

Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.



## KEEP COSTUMES BOTH CREATIVE AND SAFE

1. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.
2. Choose face paint and makeup whenever possible instead of masks, which can obstruct a child's vision.
3. Have kids carry glow sticks or flashlights to help them see and be seen by drivers.
4. When selecting a costume, make sure it is the right size to prevent trips and falls.

## DRIVE EXTRA SAFELY ON HALLOWEEN

1. Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.
2. Take extra time to look for kids at intersections, on medians and on curbs.
3. Enter and exit driveways and alleys slowly and carefully.
4. Eliminate any distractions inside your car so you can concentrate on the road and your surroundings.
5. Drive slowly, anticipate heavy pedestrian traffic and turn your headlights on earlier in the day to spot children from greater distances.
6. Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours.



***Make Halloween a fun, safe and happy time for your kids and they'll carry on the tradition that you taught them to their own families some day!***

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## 4th of July Celebration

Members gathered at the marina on July 1 to celebrate Independence Day. The evening started with a parade down Tipton Lakes Blvd. This was followed by fish sandwiches and hot dogs provided by Mahoney's, snow cones by SNO Biz, live music provided by Brown 25, a bounce house and a spectacular fireworks show. Each year this event grows in number and enthusiasm, with members and their extended family enjoying the convenience of fireworks right here in Tipton Lakes.

The fireworks company works with the association to position the fireworks display over the tree line just east of the marina. Members come by foot and by boat to participate in the celebration. There were also plenty of "shows" by members who set off fireworks from their yards for everyone to enjoy prior to and after the Tipton Lakes Community Association fireworks show.

Neighborhood celebrations, like the Independence Day event, make living in Tipton Lakes both enjoyable and fun!

EVENTS

# Upcoming events

## at Tipton Lakes

Mark Your 2022 Calendars  
(All dates and events are subject to change.  
Please check our website, [www.tiptonlakes.com](http://www.tiptonlakes.com)  
prior to each event.)

FRIDAY, SEPTEMBER 16

**6:30-8:00 pm, Pizza and Beer**

Join neighboring Adults for a fun Friday night gathering at Tipton Lakes Marina. Delicious pizza and beer samples provided by Zwanzigs. FREE! Larger glasses of beer will be available for purchase.

SATURDAY, DECEMBER 3

**Donuts with Santa sponsored by Jeremy Pushor of JS&S Boat Storage**

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# TURTLE BASKING

Yes, There are turtles in the lake.

## **WHAT IS TURTLE BASKING?**

Basking essentially means drying out and absorbing the UV rays of the sun. It's something turtles do in their natural habitat every day (conditions permitting) and need to do in captivity.

## **HOW MANY HOURS DO TURTLES BASK?**

Turtles generally bask between 2 to 8 hours each day. What is this? Most turtles such as map turtles and sliders follow this basking routine, and it isn't an issue as long as the turtle returns to the water each day and stays there for significant amounts of time.

## **DO TURTLES SLEEP WHILE BASKING?**

Turtles generally sleep for about 4 to 7 hours each night. They might also sleep during the day or go to sleep for long periods of time if they're hibernating. They may also rest in their basking area for long hours. Even when they sleep expect them to wake up frequently to breathe.

## **WHY DO TURTLES NEED TO BASK?**

Turtles are cold-blooded animals, so they cannot control their body temperature internally. The only way they have to raise their body temperature is to bask to absorb warmth and vital UV rays. While heat is radiated to their bodies from their shells, they often stretch out their legs to collect additional heat.

## **HOW LONG CAN A TURTLE GO WITHOUT BASKING?**

A turtle can go a couple weeks without basking. However, after a month or so, their health will almost certainly deteriorate.

## **CAN TURTLES BASK TOO MUCH?**

The answer is yes, although most basking turtles will actually bask for around 6-8 hours per day. Prolonged basking that is out of the ordinary can in some cases signify that your turtle could be ill or your water temperature is too low.

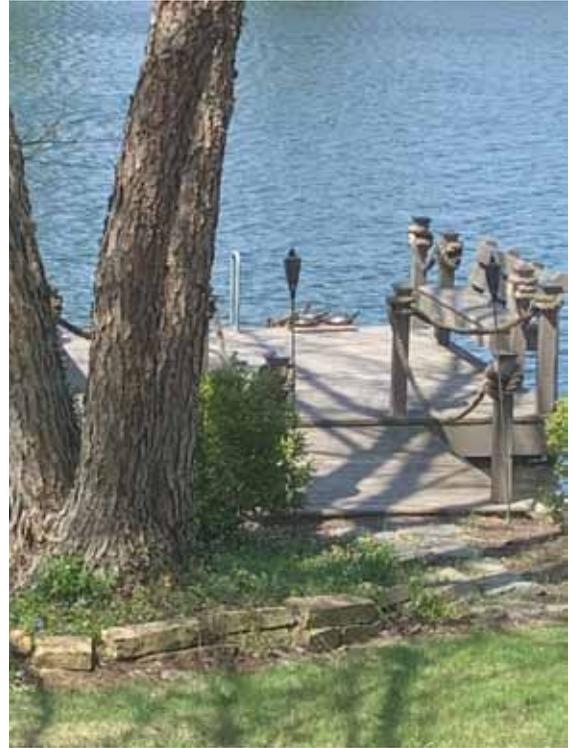
## WHAT IS A BASKING AREA?

The basking area will include some sort of stable, easily accessible dock. This area should be 10 degrees (F) warmer than the temperature of the water.

## WHY DO TURTLES BASK ON TOP OF EACH OTHER?

Turtles pile on top of each other to get exposed to more sun-rays. They do this in order to receive as much UV as they can, and also for warmth.

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# STORAGE AND PARKING OF VEHICLES, BOATS, TRAILERS, CAMPERS, MOBILE HOMES, & RECREATIONAL VEHICLES

At the December 6, 2016 Columbus City Council meeting, the city officials voted to approve changes to the city rules concerning abandoned, inoperable and oversized vehicles parked on public property.

The changes state that recreational vehicles, buses, boats and non-motorized vehicles, including those that are hooked up to a truck, car or other vehicle meant to haul, cannot be parked on any city street, sidewalk, public right-of-way or alley. The ordinance does allow for boats or RV's to be parked on a public street next to a person's residence if the parking is intended to prepare for planned trips, vacations or unloading equipment. Parking would not be allowed for more than two consecutive days or more than two days in a seven-day period.

It is also a city violation to keep, park or store any unlicensed or inoperable vehicles or parts thereof on private or public property, except in a legally conforming garage, carport or other permanent enclosure.

Tipton Lakes Community Association has specific rules with regard to storage and parking of different types of vehicles. The rules can be found in the Design and Maintenance Guidelines and are stated below for a quick reminder.

## » The Board of Directors has defined "recreational vehicle" as follows:

- Any boat or boat trailer.

- Any motor home or other self-contained camper.
- Any camper slip-ons where the camper backs are higher than the roofline of the cab of the truck.
- Any mobile home, trailer or fifth-wheel trailer.
- Any pop-up camp/tent trailer or other similar, recreation-oriented portable or transportable facility or conveyance.

Any other vehicle not defined above that could not normally or regularly be used for daily transportation, including dune buggies or non-operative automobiles or other automotive equipment not licensed for use on the highways of Indiana.

This policy does not extend to include properly docked boats in the water.

## » The following vehicles shall be treated in the same manner as recreation vehicles:

- Any vehicle that is included in the Indiana code as being defined as commercial.
- Any vehicle that has commercial signs or advertising or commercial equipment visible.
- Any private or public school or church buses.
- Utility, storage or U-Haul type trailers.

» **No recreational vehicle may be stored in open view on residential property.**

Only one recreational vehicle is permitted for visitation for seven consecutive days and not to exceed 15 days in any one-year. At no time shall such parked recreational vehicle be occupied for living or sleeping except for visitation. (Reminder: the new city ordinance will only allow 2 days, when parked on a city street.)

The use of storage covers on commercial or non-commercial vehicles (including motorcycles or motorized bicycles) or recreational vehicles while parked on the owner's lot or the street is prohibited.

A full copy of the Design and Maintenance Guidelines, can be located in your Green Book or on the website at [www.tiptonlakes.com](http://www.tiptonlakes.com). If you have further questions or would like a copy of the guidelines, please contact the association office at 812-342-8522.

As always, your cooperation is greatly appreciated.

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# 2022 BUDGET PREPARATION BEGINS



Each year the association staff, board members, committee volunteers and cluster committee representatives spend a considerable amount of time on budget preparations. Included are several steps to ensure that the association is adequately prepared and funded for the upcoming year. It's a complex activity that starts early so the budget can be finalized and approved prior to the beginning of the new fiscal year.

Here's how we do it:

- The Finance Committee reviews current year spending; identifying any possible shortfalls or overages and reviewing requirements for the upcoming fiscal year.
- The Finance Committee, board, cluster committee members and association staff work together to gather all financial information needed to project expenses for the coming year. This could include a reserve analysis, bids for contracts, projections for utility or service increases, requests for new/additional projects, comparisons of past years' budget trends and many other details.
- The Finance Committee also examines all sources of income — assessments, interest on investments, proceeds from marina operations and other sources of miscellaneous income.
- The Finance Committee creates working drafts by adjusting the expenses and income until they balance. This may be accomplished by foregoing certain expenses to avoid raising assessments. It may also be necessary to raise assessments to cover increased expenses, such as utilities, that the board cannot control.
- When the Finance Committee has developed the best possible budget draft, the board approves the budget and sends a copy to every member along with their assessment rate for the upcoming fiscal year.

As you can see, we start the budget process early with the goal of allowing time for member input and proper review.



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# FALL LANDSCAPING TIPS

*Information provided by Eric Engledow of Engledow Group*

Fall will arrive soon in central Indiana. The temperatures will begin to fall, the leaves will change colors, and pumpkins and mums will adorn front porches. This is the time of year when people start to get their homes, both inside and outside, ready for the cold winter months. Before putting up all of your landscaping equipment for the season, take a few steps to prepare for the cold weather right around the corner. By following a few fall landscaping tips, you can jump start your landscape for next spring.



## » AERATE YOUR LAWN

Your lawn has been used all summer long by animals, children, and your own lawnmower. Over the course of the summer, the soil can become compacted. This compaction makes it more difficult for water and nutrients to be absorbed into your lawn. Aeration provides a chance for your lawn to “breathe.” This will help your lawn come back strong and vibrant in the spring.

## » RAKE YOUR LEAVES

Not only is a lawn full of dropped leaves an eyesore, but they can actually damage your lawn. If a thin layer of leaves is left on the grass when the winter snows start, this layer can suffocate your lawn, leading to dead spots come springtime. There are many great uses for those leaves, from winter insulation for plant roots to additions to your compost pile.

## » FERTILIZE

While the weather is still relatively warm, don't forget to give your lawn one last application of fertilizer. The cooler temperatures are the perfect time to fertilize your lawn and help it recover from the long, hot months of summer. By giving your lawn an application of fertilizer in the fall, you will give it a head start for the warm weather of next spring.

## » PLANT SPRING BULBS

Planting bulbs, like tulips and daffodils, in the fall is a great way to get a head start on your landscape for next year. Make sure to plant them late enough in the season that they won't sprout this year, but not so late that they don't get a chance to get established before the cold weather. Late October into mid-November is the perfect time to plant bulbs in central Indiana.

## » MOW YOUR LAWN, ONE LAST TIME

Cutting the grass one last time before cold weather sets in is beneficial for a number of reasons. One, it helps to shred up any loose leaves that might still be on your lawn. By mulching them up with your lawn mower then reintroducing them to the grass, you will give your lawn a boost of nitrogen to help it through the cold winter months. Second, diseases tend to take hold when the grass is left longer. A short cut before winter will help prevent disease from taking root before the cold weather sets in.

## » GIVE YOUR EQUIPMENT A TUNE-UP

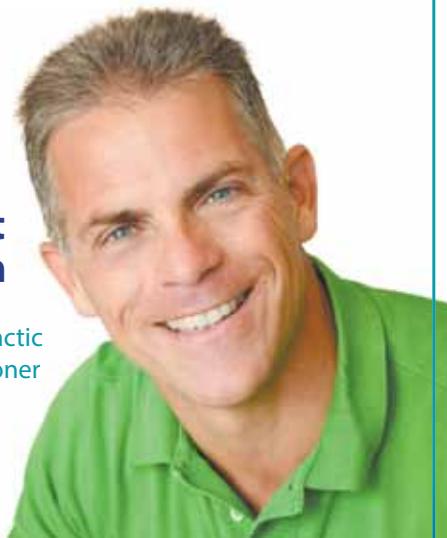
Before putting up your landscape equipment for the year, give them a quick tune up. Sharpen blades, clean off debris, and oil any moving parts to ensure they are ready to go in the spring. Also, make sure to winterize your lawn mower to prevent issues in the spring.

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Home of John and Melissa Francis  
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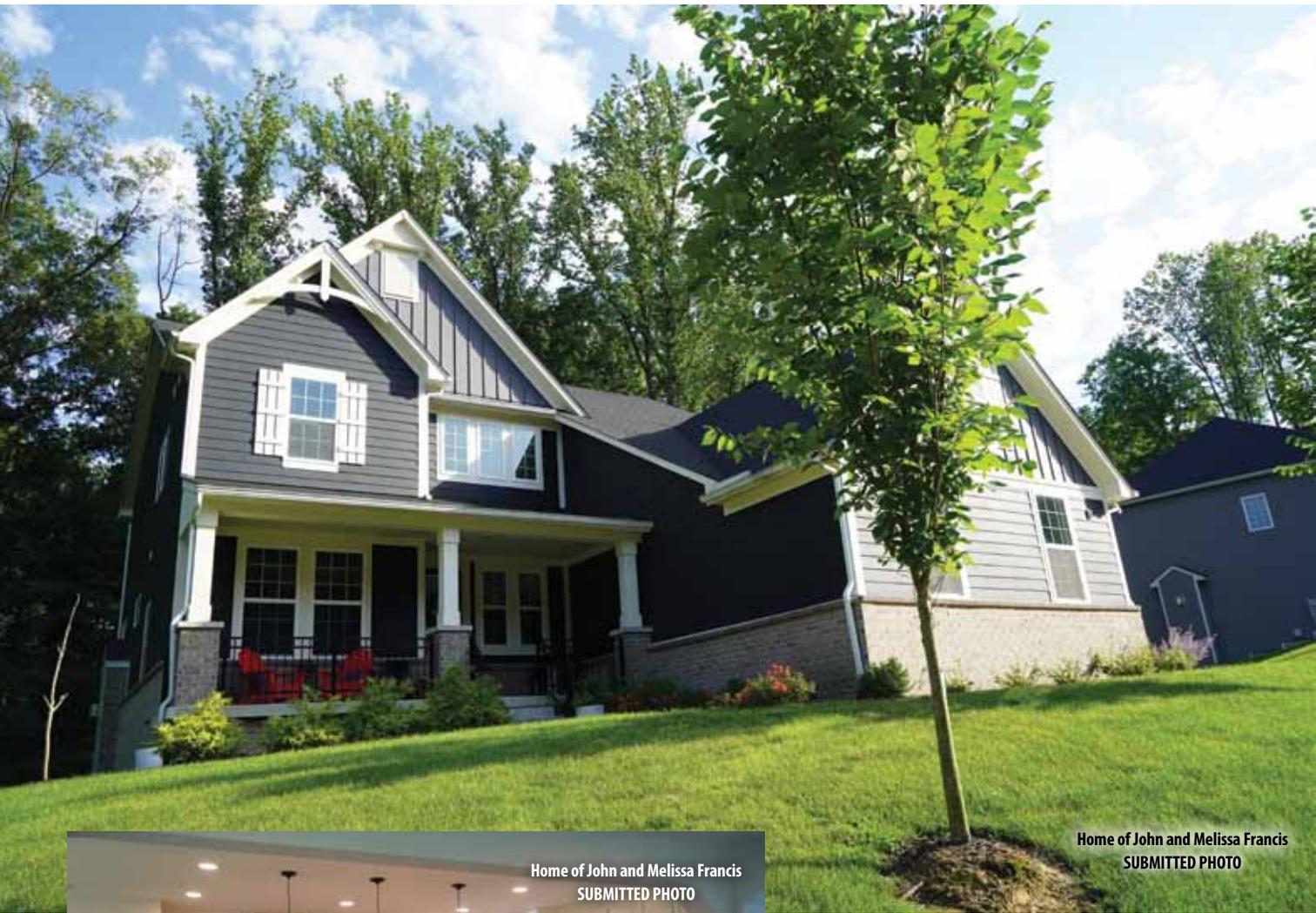
# OUT OF THE WOODS

Woodsy cluster gives residents a taste of the forest

BY BARNEY QUICK  
PHOTOS BY JANA JONES

Oak Ridge is one of the last remaining Tipton Lakes clusters to still be a work in progress. Two of its three components are well-established, with occupied houses lining the streets and neighbors acquainted with each other. Within three years, the third will be up and running as well.

Oak Ridge Trail fairly dramatically exemplifies the way Tipton Lakes terrain marks the beginnings of an increasingly hilly character of western Bartholomew County. There is an 80-foot elevation difference between the top of the street, where it tees with Champion Drive, and the cul-de-sac at the other end.



Home of John and Melissa Francis  
SUBMITTED PHOTO



Home of John and Melissa Francis  
SUBMITTED PHOTO

“It was kind of a leap of faith that we ended up here.”

— *Melissa Francis*

The trees, all reaching to avail themselves of sunlight, get taller with each lot as one approaches the end.

The majestic stature of the old-growth woods was one point of appeal for John and Melissa Francis. They're both Chicago natives and

had lived for a while in Cleveland. They chose Columbus because of its amenities as well as its proximity to three metropolitan areas. They chose Oak Ridge in particular because it provided the feel of being in a forest setting, combined with easy access to the benefits of Tipton Lakes life.

“It was kind of a leap of faith that we ended up here,” says Melissa. “My dad picked out our lot. Now, he didn’t just do so without some knowledge. He’s been a developer and knew it would suit us.”

They chose an empty lot and had their house built because, according to Melissa, “Once we decided we wanted to be at Tipton Lakes, we didn’t want to do a lot of renovations.”

Melissa was recently voted the cluster committee member for the Oak Ridge Trail side of the development. (A strand of woods stands between their street and Canyon Oak Lane.) She says that the committee “hasn’t really gotten anything going yet.”

The Francis family have grown close to two families on their street with kids around the same ages as

theirs.

“We get together and do things like make s’mores,” says Melissa.

They also like to go to the marina and take part in lake life with water-going vessels like inflatable paddle boats and pontoons.

Over on Canyon Oak Lane, Adam and Elizabeth Cecil greatly enjoy their view of the other side of the Oak Ridge woods. They find it a refreshing contrast to the fields that surrounded them when they lived at Sandcrest Farms prior to 2017.

“We heard about this development and thought it was ideal,” says Elizabeth.

Elizabeth is no stranger to Tipton Lakes. She was born and raised at Northlake Woods. Adam hails from central Kentucky.





Elizabeth and Adam Cecil



“We heard about this development and thought it was ideal.”

— Elizabeth Cecil

Home of Adam and Elizabeth Cecil



The Cecils, like the Francises, live in a house built by Indianapolis-based Drees Homes. The Drees structures at Oak Ridge are semi-custom, which allows buyers to exercise some options, but not be overwhelmed with choices for everything.

There was great appeal for Adam in getting to have a five-car garage which provides him space for his current project, rebuilding a 1968 Chevy truck.

Drees built all the houses in the neighborhood except the more recent ones on Oak Ridge Trail.

“They’re a very successful builder and demand was such that they decided not to go more than

one county away from Marion,” says George Dutro, who developed Oak Ridge. “That’s fine. We have some very good local builders.”

Phase three of the Oak Ridge project is Oak Ridge Place. The houses will line a cul-de-sac called Oak Ridge Court that tees with Oak Ridge Trail.

“It will be more of a carefree-living, smaller-house environment,” says Dutro.

The finished product will reflect a smart vision that brings together three distinct feels yet fosters a neighborliness that will suit a variety of households for years to come.



# CREATING COMMUNITIES

Developers reflect on the creation of Tipton Lakes

BY BARNEY QUICK // PHOTOS BY JANA JONES

**T**he process of creating Tipton Lakes is now in its final stages. From conversations among Columbus civic leaders in the 1960s about expanding the city westward to consultations with planners and negotiations with landowners in the following decades to the development of the clusters, bridges, parks and marina in the ensuing years, it's a saga with many players and lots of lore.

The remaining clusters where lots are

still being sold and homes built are being shepherded by two developers with considerable experience with Tipton Lakes involvement.

George Dutro worked for Tipton Lakes Company out of graduate school. He then formed a company with Steve Charleton that developed both residential and commercial areas around Columbus, including Woodland Farms and The Shoppes at River Bend.

His most recent cluster project at Tipton Lakes has been Oak Ridge. Its evolution has consisted of three phases.

Dutro sets great store by the character that a street imparts to a neighborhood. Of Canyon Oak Lane, which serves the first-phase portion of Oak Ridge, he's said it "has a graceful curve," and his assessment of Oak Ridge Trail is that it's "the best one I've ever done. It [lays] so perfectly. It goes through healthy, mature woods, with lots of poplar and some dogwood."

Phase three — a cul-de-sac that tees with Oak Ridge Trail — is intended to be a smaller-house environment, conducive to carefree living.

"It will be perfect for empty nesters and snowbirds," says Dutro.

He doesn't want the houses to look alike, but he'll be going for "some kind of similarity."

He's partnering with Indianapolis-based Davis Homes, which will offer homes for sale soon after they're completed.

"The process is more straightforward with merchant builders," says Dutro.

Much of Oak Ridge's appeal has been that buyers have options, but aren't overwhelmed with them.

"People can get what they want even though their choices are directed."

Jeff Bush is also using Davis Homes to finish Spring Hill. His original partner there was M/I Homes, but that company has left the Columbus market.

Davis is building a model home on lot 4, on the left just off Goeller Boulevard. Getting one built in a high-visibility location was important, says Bush.

"People like to be able to see something. They generally don't relate as well to drawings."

He acknowledges that Spring Hill "came on at the end of 2008. You couldn't have asked for a worse time."

After the economy began to emerge from that year's upheaval, Indianapolis builders became so in demand that "they weren't able to build multiple homes at a time in Columbus."

For Horizon West, he's partnering with Beacon Homes. It will be a maintained community, suitable for those who want to leave outside care to the association. There were fourteen lots originally. There are three available remaining.

Mark Watkins of Beacon says that association leadership has been "great to work with" as the two parties reached agreement on materials that met the dual criteria of longevity and attractiveness.

"We're doing what we need to do to put up a quality product that everyone is pleased with," says Watkins.

Bush and Dutro are looking at different futures as they wind up their remaining Tipton Lakes projects.

Bush is gratified to see his clusters fill up with "people who are happy to live there," but he himself has moved to Carmel to make it convenient to go to his grandkids' soccer games.

Dutro is working on a commercial development in Johnson County and a flex-space project in Hamilton County.

He can't say enough about the favorable conditions on his home turf, though.

"Our quality of living in Bartholomew County can't be beat," he says. "Builders love to come down here. If your business model accommodates slow, steady growth, you'll do well here."

"Our quality of living  
in Bartholomew  
County can't be beat"

— *George Dutro*





# Paying Your Quarterly Assessments

Your assessment is used to make Tipton Lakes a great place to live. Assessments are billed quarterly and payments are due Jan. 1, April 1, July 1, and Oct. 1. Members have three options to pay their assessments:

- You may pay by automatic withdrawal from your bank account. On the first day of each quarter, your assessment amount will be automatically deducted from your checking or savings account. The system is handled through the Federal Reserve. Any bank account can be enrolled in the program. If interested, you may contact the association office and request a form be sent to you. If you sign up, you will receive an annual automatic payment reminder with the amount due prior to the first quarterly payment of each new year. No other correspondence will be mailed.
- You may pay your full year assessment at the beginning of each year by check.
- You may pay your assessment quarterly. You will receive an invoice statement quarterly, prior to the quarter in which the assessment is due. Assessments are due on the first day of the month for the quarter to which they apply. With your notice you will receive a return envelope that is mailed to Fairfield, Ohio for processing. In partnership with our bank, we now utilize a lock box for assessment payments. The processing department for our bank (First Financial) is in Ohio. The new lock box arrangement provides a much more efficient means to collect quarterly assessments. To be deemed timely, payments must be received (not just postmarked) by the due date at the association office. If you are close to the due date, we recommend that you drop off your payment to the association office. If the association office is closed, there is a drop box on the front porch.

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